

In re:  
Christopher Tran  
Ngot Ly Tran  
Debtors

Case No. 15-19077-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jul 09, 2021

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Tran, Ngot Ly Tran, 2336 Cambridge Circle, Hatfield, PA 19440-1484
13662450	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13691593	+ Farm Bureau Bank, PO Box 9013, Addison, Texas 75001-9013
13687977	+ Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
13676719	+ National Penn Bank, 645 Hamilton Street, Suite 700, Allentown, PA 18101-2196
13705858	+ Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 09 2021 23:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 10 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 09 2021 23:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13649912	Email/Text: fnb.bk@fnfg.com	Jul 09 2021 23:12:00	First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094
13649911	Email/Text: fnb.bk@fnfg.com	Jul 09 2021 23:12:00	First Niagara Bank, 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13664896	EDI: IRS.COM	Jul 10 2021 03:13:00	IRS, PO BOX 21126, PHILA PA 19114
13732374	Email/Text: Bankruptcy.Notices@pnc.com	Jul 09 2021 23:12:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
13658392	EDI: PRA.COM	Jul 10 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13653071	EDI: Q3G.COM	Jul 10 2021 03:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13732249	+ EDI: WFFC.COM	Jul 10 2021 03:13:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
13672339	EDI: ECAST.COM	Jul 10 2021 03:13:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
JEFFREY G. TRAUGER	on behalf of Creditor First Niagara Bank N.A. jtrauger@grimlaw.com, ksaborsky@grimlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
MICHAEL A. CATALDO2	on behalf of Joint Debtor Ngot Ly Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CATALDO2	on behalf of Debtor Christopher Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Joint Debtor Ngot Ly Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Christopher Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
RICHARD BRENT SOMACH	on behalf of Creditor National Penn Bank rsomach@nmmlaw.com msandone@nmmlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1	<b>Christopher Tran</b>	Social Security number or ITIN	xxx-xx-6660
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Ngot Ly Tran</b>	Social Security number or ITIN	xxx-xx-8307
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>15-19077-mdc</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Tran

Ngot Ly Tran

7/8/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**